

In re:  
Patrick McRae  
Amber L. McRae  
Debtors

Case No. 17-17360-amc  
Chapter 13

District/off: 0313-2  
Date Rcvd: Dec 13, 2022

User: admin  
Form ID: 138OBJ

Page 1 of 3  
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2022:**

Recip ID	Recipient Name and Address
db/jdb	+ Patrick McRae, Amber L. McRae, 51 Tweed Road, Levittown, PA 19056-1521
14562589	+ PNC BANK, NATIONAL ASSOCIATION, C/O Rebecca Solarz, KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14006499	+ PNC Bank Credit Card, Po Box 5570, Mailstop BR- YB58-01-5, Cleveland, OH 44101-0570
14006500	+ PNC Bank Credit Card, 1 Financial Pkwy, Kalamazoo, MI 49009-8003

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Dec 14 2022 00:00:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 14 2022 00:00:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14006489	+ Email/Text: creditcardbkcorrespondence@bofa.com	Dec 14 2022 00:00:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
14006488	+ Email/Text: creditcardbkcorrespondence@bofa.com	Dec 14 2022 00:00:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
14073582	+ Email/Text: mortgagebkcorrespondence@bofa.com	Dec 14 2022 00:00:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14006491	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 14 2022 00:01:56	Capital One, 15000 Capital One Dr, Richmond, VA 23238
14006490	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 14 2022 00:01:56	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
14030686	Email/PDF: bncnotices@becket-lee.com	Dec 14 2022 00:12:33	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14006495	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 14 2022 00:12:36	Citibank North America, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
14006494	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 14 2022 00:12:28	Citibank North America, Citicorp Credit Srvs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
14006492	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 14 2022 00:02:19	Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14006493	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 14 2022 00:02:19	Chase Card, Po Box 15298, Wilmington, DE 19850

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Dec 13, 2022

Form ID: 138OBJ

Total Noticed: 31

14006497	+ Email/Text: PBNCNotifications@perituservices.com	Dec 14 2022 00:00:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
14006496	+ Email/Text: PBNCNotifications@perituservices.com	Dec 14 2022 00:00:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
14030528	Email/Text: Bankruptcy.Notices@pnc.com	Dec 14 2022 00:00:00	PNC BANK, NATIONAL ASSOCIATION, BANKRUPTCY DEPARTMENT, 3232 NEWMARK DRIVE, MIAMISBURG, OH 45342
14074537	Email/Text: Bankruptcy.Notices@pnc.com	Dec 14 2022 00:00:00	PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101
14006498	Email/Text: Bankruptcy.Notices@pnc.com	Dec 14 2022 00:00:00	Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222
14006501	Email/Text: Bankruptcy.Notices@pnc.com	Dec 14 2022 00:00:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
14051765	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 14 2022 00:02:20	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14008175	+ Email/PDF: rmscidi@recoverycorp.com	Dec 14 2022 00:12:26	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14006502	+ Email/PDF: gecscdi@recoverycorp.com	Dec 14 2022 00:02:09	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14006503	+ Email/PDF: gecscdi@recoverycorp.com	Dec 14 2022 00:02:10	Synchrony Bank/Lowes, Po Box 956005, Orlando, FL 32896-0001
14006505	Email/Text: bankruptcy@td.com	Dec 14 2022 00:00:00	TD Bank, N.A., 70 Gray Rd, Portland, ME 04105
14006504	Email/Text: bankruptcy@td.com	Dec 14 2022 00:00:00	TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut St, Lewiston, ME 04243
14006507	Email/Text: bankruptcy@td.com	Dec 14 2022 00:00:00	Td Banknorth, 32 Chestnut St, Lewiston, ME 04240
14006506	Email/Text: bankruptcy@td.com	Dec 14 2022 00:00:00	Td Banknorth, Attn: Bankruptcy, Po Box 1190, Lewiston, ME 04243
14039207	Email/PDF: ebn_ais@aisinfo.com	Dec 14 2022 00:02:19	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14033346	##+	TD Bank, N.A., c/o Schiller, Knapp., Lefkowitz & Hertzel, LLP, 950 New Loudon Road, Latham, NY 12110-2190

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed.R.Bank.P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2022 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor PNC Bank National Association bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
JOSEPH ANGEO DESSOYE	on behalf of Creditor PNC Bank National Association paeb@fedphe.com
PAUL H. YOUNG	on behalf of Debtor Patrick McRae support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com ,lesliebrown.paralegal@gmail.com
PAUL H. YOUNG	on behalf of Joint Debtor Amber L. McRae support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com ,lesliebrown.paralegal@gmail.com
POLLY A. LANGDON	on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingch13.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.EDCF@usdoj.gov

TOTAL: 7

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

---

In Re: Patrick McRae and Amber L. McRae

Debtor(s)

Case No: 17-17360-amc

Chapter: 13

---

***NOTICE OF DEADLINE TO OBJECT TO DISCHARGE***

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 12/13/22